

Abstract

Title: METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION ENVIRONMENTS

Inventor: **Anne O'Malley**
Pragnesh Ray
Eve Reiter
Peter Saunders
Stefan Teodosic
Dennis Tze

[0076] The present invention facilitates the enrollment of a user with multiple transaction environments, such as, for example, supplier membership programs. A browser uses integrated user information to facilitate the enrollment process between a user (e.g., a merchant or seller) and a supplier (e.g., a merchant or seller). An application for enrollment may include a user information pertinent for providing to the supplier for use in enrolling the user in a membership program that the user has an interest in. A user may submit data related to user information, products or services of interest to the user, and/or the like to the browser to request for membership enrollment, or request a quote for the performance of services or payment for goods, or the user may be enrolled in a membership program automatically upon receipt of the user information. The data may be submitted manually or using a storage device containing the required enrollment information. The storage device may be a Radio Frequency Identification Device in contactless communication with browser. Upon submitting the data to browser, the user is automatically enrolled in the membership program, and the user membership identification information is then stored in the storage device for later retrieval and use. The merchant may then incent user's usage of the membership program.